

UNITED STATES BANKRUPTCY COURT
Northern District of California (San Francisco)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/19/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Mary T. Aquino
aka Mary Pinky Treyes
1121 Palm Drive
Burlingame, CA 94010

Case Number:
05-33159

Social Security/Taxpayer ID Nos.:
xxx-xx-1845

Attorney for Debtor(s) (name and address):

Steven G. Kremer
Legal Helpers
564 Market St. #300
San Francisco, CA 94104
Telephone number: (415)986-4442

Bankruptcy Trustee (name and address):

E. Lynn Schoenmann
800 Powell Street
San Francisco, CA 94108
Telephone number: 415-362-0415

Meeting of Creditors:

Date: **October 19, 2005**

Time: **02:30 PM**

Location: **San Francisco U.S. Trustee Off, Office of the U.S. Trustee, 235 Pine Street, Suite 850, San Francisco, CA 94104**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 12/19/05

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

235 Pine Street, 19th floor
Post Office Box 7341
San Francisco, CA 94120
Telephone number: 415-268-2300

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 9/21/05

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

EXPLANATIONS

FORM SF1 (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Actions by Trustee Permitted Without Notice	Unless an objection is filed within 15 days of the date of this notice, the trustee may, without further notice or hearing: (1) sell non-exempt property from an estate that has an aggregate gross value of less than \$2,500 (FRBP 6004 (D)) or (2) abandon to the debtor any scheduled asset which the trustee determines has an inconsequential net value to the estate (11 U.S.C. §554(C)).
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0971-3
Case: 05-33159

User: awong
Form ID: SF1

Page 1 of 1
Total Served: 19

Date Rcvd: Sep 21, 2005

The following entities were served by first class mail on Sep 23, 2005.

db +Mary T. Aquino, 1121 Palm Drive, Burlingame, CA 94010-3712
aty +Steven G. Kremer, Legal Helpers, 564 Market St. #300, San Francisco, CA 94104-5410
tr +E. Lynn Schoenmann, 800 Powell Street, San Francisco, CA 94108-2006
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Chief Tax Collection Section, Employment Development Section, P.O. Box 826203,
Sacramento, CA 94230
ust +Office of the U.S. Trustee / SF, Office of the U.S. Trustee, 235 Pine Street, Suite 700,
San Francisco, CA 94104-2736
8108640 +CA Advanced Imaging Med. Assoc., P.O. Box 6102, Novato, CA 94948-6102
8108641 Capital One, P.O. Box 85520, Sioux Falls, SD 57104
8108642 +Citibank, P.O. Box 6003, Hagerstown, MD 21747-6003
8108643 +Cross Country Bank, PO Box 310731, Boca Raton, FL 33431-0731
8108645 Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108647 +Midland Credit Management, Inc., P.O. Box 939019, San Diego, CA 92193-9019
8108649 +Mills-Peninsula Health Services, File #73688, P.O. Box 60000, San Francisco, CA 94160-0001
8108652 U.S. Department of Education, P.O. Box 420410, San Francisco, CA 94142-0410
8108653 +Verizon Communications Inc., 10734 International, Rancho Cordova, CA 95670-7359

The following entities were served by electronic transmission on Sep 22, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QELSCHOENMANN.COM Sep 22 2005 01:39:00 E. Lynn Schoenmann, 800 Powell Street,
San Francisco, CA 94108-2006
smg EDI: CALTAX.COM Sep 22 2005 01:39:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
8108644 +EDI: DISCOVER.COM Sep 22 2005 01:39:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316
8108645 EDI: HFC.COM Sep 22 2005 01:39:00 Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108650 +EDI: FIRSTUSA.COM Sep 22 2005 01:39:00 Sallie Mae, P.O. Box 94014, Palatine, IL 60094-4014
8108651 E-mail: Danag@simmassociates.com Sep 22 2005 04:46:24 Simm Associates Inc, 200 Biddle Ave.,
Newark, DE 19702-3968

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8108646* Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108648* +Midland Credit Management, Inc., P.O. Box 939019, San Diego, CA 92193-9019

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2005

Signature:

